

Information to identify the case:

Debtor 1 Roy A. Haack
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0749**
EIN --_-----
Social Security number or ITIN -----
EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **15-21669-CMG**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Roy A. Haack

11/4/16

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Roy A. Haack
 Debtor

Case No. 15-21669-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 60

Date Rcvd: Nov 04, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2016.

db
 515702567 +Roy A. Haack, 181 Pengel Lane, Cliffwood, NJ 07721-1144
 516264992 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 516265013 +Cabela WFB, Worlds Foremost Bank, 4800 NW 1st St 300, Lincoln, NE 68521-4463
 515580046 +Cabela's WFB, World's Foremost Bank, 4800 NW 1 Street, 300, Lincoln, NE 68521-4463
 515742212 Capital One Financial Corp. 360, P.O. Box 105385, Atlanta, GA 30348-5385
 515580048 +Capital One, N.A., P.O. Box 21887, Eagan, MN 55121-0887
 Cavalry SPV I, LLC Assignee HSBC Bank, C/O Vision Financial Corp., P.O. Box 7477,
 Rockford, IL 61126-7477
 515580049 +Chase Auto Finance, P.O. Box 901003, Fort Worth, TX 76101-2003
 515580051 Chase Mortgage, P.O. Box 24696-24696, Columbus, OH 43224
 515580057 Government Of The US Virgin Islands, Tax Assessor's Office, 5049 Kongens Gade, #18,
 Charlotte Amalis, St. Th, VI 00802-6487
 515580058 HSBC Bank, PO Box 99, Buffalo, NY 14240
 515607199 +MIDLAND CREDIT MANAGEMENT INC AS AGENT FOR, MIDLAND FUNDING LLC, PO BOX 2011,
 WARREN MI 48090-2011
 515580062 +Marriott Ownership Resorts, St. Thomas, C/O Duensing, Casner & Fitzsimmons, P.O. Box 6785,
 St. Thomas, VI 00804-6785
 515580064 +Monmouth County Special Civil Part, DC-000761-13, 71 Monument Park,
 Freehold, NJ 07728-1747
 515963197 +New Century Financial Services, Inc., successor in interest to US Bank-Bed Bat,
 c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020
 515580073 +Toyota FSB, P.O. Box 108, St. Louis, MO 63166-0108
 515580074 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: US Bank RMS CC, 205 West 4th Street, Cincinnati, OH 45202)
 515747945 Wells Fargo Bank, NA Trustee (See B10), c/o Chase Records Center, Attn: Correspondence Mail,
 Mail Code: LA4-5555 700 Kansas Lane, Monroe, LA 71203

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 04 2016 23:07:51 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 04 2016 23:07:48 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr EDI: IRS.COM Nov 04 2016 22:43:00 IRS Department of Treasury, 955 S. Springfield Ave,
 Bldg A, Springfield, NJ 07081
 515580041 +E-mail/Text: jhernandez@trafgroup.org Nov 04 2016 23:08:35 A-1 Collection Service,
 101 Grovers Mill Road, Lawrenceville, NJ 08648-4706
 515580042 +EDI: AMEREXPR.COM Nov 04 2016 22:43:00 American Express, P.O. Box 981535,
 El Paso, TX 79998-1535
 515742143 EDI: BECKLEE.COM Nov 04 2016 22:43:00 American Express Bank, FSB, c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 515580043 EDI: BANKAMER.COM Nov 04 2016 22:43:00 Bank Of America, P.O. Box 982235,
 El Paso, TX 79998-2235
 515616140 +EDI: STFC.COM Nov 04 2016 22:43:00 CACH, LLC, 4340 S. Monaco Street, 2nd Floor,
 Denver, CO 80237-3485
 515580044 +EDI: STFC.COM Nov 04 2016 22:43:00 Cach, LLC, 4340 S. Monaco, 2nd Floor,
 Denver, CO 80237-3485
 515580045 EDI: CAPITALONE.COM Nov 04 2016 22:43:00 Capital One, Bankruptcy Dept., P.O.Box 30285,
 Salt Lake City, UT 84130-0285
 515786529 EDI: CAPITALONE.COM Nov 04 2016 22:43:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 516264993 +EDI: CAPITALONE.COM Nov 04 2016 22:43:00 Capital One Best Buy, POB 30253,
 Salt Lake City, UT 84130-0253
 515955936 +EDI: AISACG.COM Nov 04 2016 22:44:00 Capital One N.A, c/o Ascension Capital Group,
 P.O. Box 165028, Irving, TX 75016-5028
 515955936 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 04 2016 23:01:01 Capital One N.A,
 c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
 515801662 EDI: BL-BECKET.COM Nov 04 2016 22:43:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 515580047 +E-mail/Text: bankruptcy@cvaps.com Nov 04 2016 23:08:10 Cavalry Portfolio Services,
 500 Summit Lake Drive Ste 400, Valhalla, NY 10595-2322
 515722343 +E-mail/Text: bankruptcy@cvaps.com Nov 04 2016 23:08:10 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 515580050 +EDI: CHASE.COM Nov 04 2016 22:43:00 Chase Card Services, P.O. Box 15298,
 Wilmington, DE 19850-5298
 515580052 +EDI: CHASE.COM Nov 04 2016 22:43:00 Chase/Best Buy, PO Box 15298,
 Wilmington, DE 19850-5298
 515580053 +EDI: CITICORP.COM Nov 04 2016 22:43:00 Children's Place/CBNA, P.O. Box 6497,
 Sioux Falls, SD 57117-6497
 515580054 +EDI: SEARS.COM Nov 04 2016 22:43:00 CitiBank/Sears, P.O. Box 6282,
 Sioux Falls, SD 57117-6282
 515580056 EDI: DISCOVER.COM Nov 04 2016 22:43:00 Discover Financial Services, Customer Service,
 P.O. Box 30943, Salt Lake City, UT 84130-0943

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 60

Date Rcvd: Nov 04, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515590527 EDI: DISCOVER.COM Nov 04 2016 22:43:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
515580059 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Nov 04 2016 23:08:07 Key Bank, USA,
Client Services, 4910 Tiedeman Road, Cleveland, OH 44144-2338
515807001 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Nov 04 2016 23:08:07
KeyBank National Association, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
515580061 +EDI: CBSKOHLS.COM Nov 04 2016 22:43:00 Kohl's Department Store, P.O. Box 3115,
Milwaukee, WI 53201-3115
515580060 EDI: CBSKOHLS.COM Nov 04 2016 22:43:00 Kohl's Department Store, P.O. Box 3043,
Milwaukee, WI 53201-3043
515580063 +EDI: MID8.COM Nov 04 2016 22:43:00 Midland MCM, 8875 Aero Drive, Suite 200,
San Diego, CA 92123-2255
515800207 EDI: PRA.COM Nov 04 2016 22:43:00 Portfolio Recovery Associates, LLC, c/o Ikea,
POB 41067, Norfolk VA 23541
515805912 EDI: PRA.COM Nov 04 2016 22:43:00 Portfolio Recovery Associates, LLC, c/o Pc Richards,
POB 41067, Norfolk VA 23541
515782223 EDI: PRA.COM Nov 04 2016 22:43:00 Portfolio Recovery Associates, LLC,
c/o Sears Premier Card, POB 41067, Norfolk VA 23541
515805910 EDI: PRA.COM Nov 04 2016 22:43:00 Portfolio Recovery Associates, LLC, c/o Target,
POB 41067, Norfolk VA 23541
515736318 EDI: PRA.COM Nov 04 2016 22:43:00 Portfolio Recovery Associates, LLC,
c/o Victoria's Secret, POB 41067, Norfolk VA 23541
515580066 +EDI: RMSC.COM Nov 04 2016 22:43:00 SYNCB/Amex, P.O. Box 965005, Orlando, FL 32896-5005
515580067 +EDI: RMSC.COM Nov 04 2016 22:43:00 SYNCB/IKEA North America, P.O. Box 965005,
Orlando, FL 32896-5005
515580068 +EDI: RMSC.COM Nov 04 2016 22:43:00 SYNCB/Old Navy, P.O. Box 965005,
Orlando, FL 32896-5005
515580069 +EDI: RMSC.COM Nov 04 2016 22:43:00 SYNCB/P.C. Richard's, P.O. Box 965036,
Orlando, FL 32896-5036
515580070 +EDI: RMSC.COM Nov 04 2016 22:43:00 Synchrony Bank/Lowe's, P.O. Box 956005,
Orlando, FL 32896-0001
516264994 +EDI: WTRRN BANK.COM Nov 04 2016 22:43:00 TD Bank USA Target, POB 673,
Minneapolis, MN 55440-0673
515580072 EDI: CITICORP.COM Nov 04 2016 22:43:00 THD/CBSD, PO Box 6497,
Sioux Falls, SD 57117-6497
515607331 +EDI: WFFC.COM Nov 04 2016 22:43:00 Wells Fargo Bank N A,
Wells Fargo Education Financial Services, 301 E 58th Street N, Sioux Falls SD 57104-0422
515580075 EDI: WFFC.COM Nov 04 2016 22:43:00 Wells Fargo Education, P.O. Box 5185,
Sioux Falls, SD 57117-5185
515580076 +EDI: ACCE.COM Nov 04 2016 22:43:00 World Bank, C/O Asset Acceptance, LLC, P.O. Box 1630,
Warren, MI 48090-1630

TOTAL: 43

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516320035* +Capital One N.A., c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
515801663* Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
516265014* +Capital One/Best Buy, PO Box 30253, Salt Lake City, UT 84130-0253
515580055* Department Of The Treasury, Internal Revenue Service, Andover, MA 01810-9041
516133518* +IRS, POB 7346, Philadelphia, PA 19101-7346
515631271* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
516265015* +TD Bank USA/Target, PO Box 673, Minneapolis, MN 55440-0673
515580065 ##+Portfolio Recovery, 287 Independence, Virginia Beach, VA 23462-2962
515580071 ##+Target Card Services, C/O Portfolio Recovery, 287 Independence,
Virginia Beach, VA 23462-2962

TOTALS: 0, * 7, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com
Denise E. Carlon on behalf of Creditor Capital One, N.A. bankruptcynotice@zuckergoldberg.com,
bkgroup@kmlawgroup.com
John C. Feggeler on behalf of Debtor Roy A. Haack feggelerlaw@verizon.net
Joshua I. Goldman on behalf of Creditor Capital One, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com

TOTAL: 5